

Ross Gelfand

Maxine Tate

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*-Also Admitted in NC and TN

M. Scott Peskin

Law Offices
Of**ROSS GELFAND, LLC**

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May 23, 2006

OUR CLIENT. FIRST NATIONAL BANK OF OMAHA
 ACCOUNT NAME: E SUZANNE PHILLIPS
 RG: 06045254
 Amt: Principal \$9,058.70 Total Balance. \$9,432.99

Dear Dear Mr. PHILLIPS:

This office has been retained by FIRST NATIONAL BANK OF OMAHA to collect the above-referenced balance Pursuant to their request, we have been authorized to assist them in clearing up said account

PURSUANT TO 15 USCA 1692 ET AL, THE FOLLOWING IS STATED: UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THE DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE, IN WRITING, WITHIN 30 DAYS FROM RECEIVING THIS NOTICE, THAT THE DEBT, OR ANY PORTION THEREOF IS DISPUTED, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF THE JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST OF THIS OFFICE, IN WRITING, WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR. THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION FURTHER OBTAINED WILL BE USED FOR THAT PURPOSE.

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account However, if you fail to contact this office, our client may consider any available remedies to recover the balance due, which will include attorney review of your account.

Please govern yourself accordingly.

Sincerely,

LAW OFFICES OF ROSS GELFAND, LLC

/SONIA J

CRAIG'S CHRYSLER FILE

Detach Lower Portion and Return with Payment

CCLGELF01DL1RETL

LAW OFFICES OF ROSS GELFAND, LLC
 PO Box 1870
 Roswell GA 30077-1870
 ADDRESS SERVICE REQUESTED

Our Client: FIRST NATIONAL BANK OF OMAHA
 Account Name: E SUZANNE PHILLIPS
 RG: 06045254
 Total Due. \$9,432.99

May 23, 2006

#BWNHRMD 2753499 22224
 #0523 1933 0022 2248# 06045254-DL1RETL



E SUZANNE PHILLIPS
 4454 E KINGS POINT CIR
 DUNWOODY GA 30338-6614

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 PO Box 1870
 Roswell GA 30077-1870



EXHIBIT

1